

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

DAVID A. BERTUS

Debtor(s)

Case No. 11-26115JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/30/2011.
- 2) The plan was confirmed on 04/11/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 02/19/2015, 02/05/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/13/2014, 11/13/2014, 06/12/2015, 11/09/2015, 09/28/2016.
- 5) The case was completed on 10/24/2016.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,345.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$111,055.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$111,055.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,929.02
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,429.02**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASSET ACCEPTANCE CORP	Unsecured	27,195.14	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	12,000.00	NA	NA	0.00	0.00
BDLFA	Unsecured	2,400.00	NA	NA	0.00	0.00
BEACON HILL TOWNHOUSE CONDO	Priority	NA	0.00	865.00	865.00	0.00
BEACON HILL TOWNHOUSE CONDO	Secured	NA	10,599.50	10,599.50	10,599.50	0.00
BEACON HILL TOWNHOUSE CONDO	Secured	5,869.50	10,599.50	0.00	11,265.00	0.00
CHRYSLER FINANCIAL**	Unsecured	11,000.00	NA	NA	0.00	0.00
CR EVERGREEN LLC(*)	Unsecured	1,362.18	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	228.93	228.93	150.76	0.00
ECMC(*)	Unsecured	2,478.06	2,674.63	2,674.63	1,761.37	0.00
HARRY ROWLAN	Unsecured	75,000.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	400.00	844.28	844.28	556.00	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	414.86	398.80	398.80	262.63	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	NA	1,464.46	1,464.46	964.42	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	17,911.71	17,911.71	17,911.71	11,795.71	0.00
ONEWEST BANK FSB	Secured	NA	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC FRM	Unsecured	70.00	NA	NA	0.00	0.00
PYOD LLC	Unsecured	3,009.26	3,009.26	3,009.26	1,981.74	0.00
RUSHMORE LOAN MANAGEMENT S'	Secured	0.00	0.00	12,115.21	12,115.21	0.00
SIKORA AND ASSOCIATES	Unsecured	500,000.00	NA	NA	0.00	0.00
TUCKER ARENSBERG PC	Unsecured	25,419.00	NA	NA	0.00	0.00
WILKINSBURG BOROUGH (MUN SVC	Secured	1,775.00	333.00	127.21	127.21	58.36
WILKINSBURG BOROUGH (MUN SVC	Secured	0.00	143.26	58.72	58.72	0.00
WILKINSBURG BOROUGH (RE)	Secured	NA	1,224.30	495.57	495.57	220.80
WILKINSBURG BOROUGH (RE)	Secured	NA	217.98	89.34	89.34	0.00
WILKINSBURG SD & WILKINSBURG I	Priority	NA	26.00	26.00	26.00	0.00
WILKINSBURG SD (WILKINSBURG) (I	Secured	7,443.23	6,121.50	2,196.50	2,196.50	1,039.75
WILKINSBURG SD (WILKINSBURG) (I	Secured	0.00	1,887.39	773.61	773.61	0.00
WILMINGTON SAVINGS FUND SOCIE	Secured	91,339.47	102,560.50	0.00	25,623.78	0.00
WILMINGTON SAVINGS FUND SOCIE	Secured	0.00	22,599.00	22,599.00	22,599.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$12,115.21	\$37,738.99	\$0.00
Mortgage Arrearage	\$22,599.00	\$22,599.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$14,340.45	\$25,605.45	\$1,318.91
TOTAL SECURED:	\$49,054.66	\$85,943.44	\$1,318.91
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$891.00	\$891.00	\$0.00
TOTAL PRIORITY:	\$891.00	\$891.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$26,532.07	\$17,472.63	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,429.02</u>
Disbursements to Creditors	<u>\$105,625.98</u>
TOTAL DISBURSEMENTS :	<u>\$111,055.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/07/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.